TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT Docket No. (Under 37 CFR 1.97(b) or 1.97(c)) 97171-00006 In Re Application Of: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan Application No. Confirmation No. Group Art Unit Filing Date Examiner Customer No. 10/046,945 27614 3692 5045 01/14/2002 Clement B. Graham Title: Automated Loan Risk Assessement System and Method Address to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 37 CFR 1.97(b) 1. The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114. 37 CFR 1.97(c) Market The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of: the statement specified in 37 CFR 1.97(e); OR \boxtimes the fee set forth in 37 CFR 1.17(p).

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT Docket No. 97171-00006 (Under 37 CFR 1.97(b) or 1.97(c)) Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan In Re Application of: Group Art Unit Confirmation No. Customer No. Application No. Filing Date Examiner 5045 27614 3692 10/046,945 01/14/2002 Clement B. Graham Title: Automated Loan Risk Assessement System and Method Payment of Fee (Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p)) A check in the amount of is attached. The Director is hereby authorized to charge and credit Deposit Account No. 503571 as described below. |X|Charge the amount of \$180.00 \mathbf{X} Credit any overpayment. Charge any additional fee required. ☐ Payment by credit card. Form PTO-2038 is attached. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. Certificate of Mailing by First Class Mail Certificate of Transmission by Facsimile* I hereby certify that this correspondence is being deposited certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States with the United States Postal Service with sufficient postage as first class mall in an envelope addressed to Patent and Trademark Office (Fa "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on (Date) (Date) Signature of Person Mailing Correspondence Signature Typed or Printed Name of Person Mailing Certificate Typed or Printed Name of Person Signing Certificate *This certificate may only be used if paying by deposit account. Dated: ///27/2007 Signathre Mark E. Nikolsky Registration No. 48,319 McCarter & English, LLP Four Gateway Center 100 Mulberry Street Newark, NJ 07102 Tel: (973) 639-6987 Fax: (973) 297-6624

cc:

Attorney Docket Number 97171-00006

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Sheet 1 U. S. PATENT DOCUMENTS Name of Patentee or Pages, Columns, Lines, Where Publication Date Examiner Cite Document Number MM-DD-YYYY Applicant of Cited Document Relevant Passages or Relevant Initials* Figures Appear Number-Kind Code^{2 (if known)} ^{US-} 2003/0093365A1 05/15/2003 1 Haiper, et al. US-US-US-TIS-US-US-US-UŞ-US-US-US-US-US-US-US-US-ÚS-US-

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No, ⁵	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear			
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Substitute for form 1449/PTO				Complete if Known		
Gubositate	101101111 134011 10			Application Number	10/046,945	
INFO	RMATION	DIS	CLOSURE	Filing Date	01/14/2002	
STATEMENT BY APPLICANT				First Named Inventor	Steven Halper	
(Use as many sheets as necessary)				Art Unit	3692	
				Examiner Name	Clement B. Graham	
Sheet 2	2	of	2	Attorney Docket Number	97171-00006	

	NON PATENT LITERATURE DOCUMENTS		
Cite No. ¹			
2	Copy of Office Action dated July 13, 2006, from co-pending Application Serial No. 09/993,072		
3	Copy of Office Action dated January 16, 2007, from co-pending Application Serial No. 09/993,072		
4	Copy of Office Action dated May 22, 2007, from co-pending Application Serial No. 09/993,072		
5	Copy of Office Action dated November 1, 2007, from co-pending Application Serial No. 09/993,072		
	2 3 4	Cite No.1 Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. Copy of Office Action dated July 13, 2006, from co-pending Application Serial No. 09/993,072 Copy of Office Action dated January 16, 2007, from co-pending Application Serial No. 09/993,072 Copy of Office Action dated May 22, 2007, from co-pending Application Serial No. 09/993,072 Copy of Office Action dated Movember 1, 2007, from co-pending Application	

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